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Information and Suggestions

• FOR •

ORDINARY BRANCH EXAMINERS.

— • —  
The Prudential Insurance Company  
OF AMERICA.



Class HG 8888

Book P73

PRESENTED BY

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F. W. Putnam M.D.  
Me. 1896.

MEMORANDA.

MEMORANDA.



# MEMORANDA.





T H E

# Prudential Insurance Company

OF AMERICA, *New York, N.Y.*

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INFORMATION AND SUGGESTIONS

FOR

ORDINARY BRANCH EXAMINERS.

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1895.

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Gift  
F. W. Putnam.

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## P R E F A C E .

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This book of instructions is not a treatise on physical diagnosis. An Examiner's appointment presupposes his qualification in that branch of knowledge.

It is made up of practical suggestions based on experience at the desk in reviewing medical reports.

It deals with some of the business aspects of life insurance in their relation to the work of the Examiner, as well as with matters purely medical.

*Read it.* Unless one is an exceptional Examiner, he will find in it suggestions that will enhance the value of his services and materially lighten his labor and our own as well.

EDWARD H. HAMILL, M. D.,

MEDICAL DIRECTOR.



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INFORMATION AND SUGGESTIONS  
FOR  
ORDINARY BRANCH EXAMINERS  
OF  
THE PRUDENTIAL INSURANCE COMPANY  
OF AMERICA.

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A Medical Examiner for the Ordinary Branch is regularly appointed as such by the Medical Department of the Company.

Medical  
Examiners.  
By whom ap-  
pointed.

QUALIFICATIONS.

1. An applicant for appointment shall present satisfactory evidence of his ability to discharge the duties of an Examiner.

2. He shall be a resident and in active practice in the town or city for which the appointment is made.

3. He shall be at least 26 years of age and under 60 years.

Qualifications  
of a Medical  
Examiner.

4. He must be in full possession of his faculties, especially those of hearing and sight.

5. He must be in good repute with his professional brethren, of temperate habits, and of strict integrity.

6. It is desirable that he shall have had five years, or more, of experience in the practice of his profession.



## APPOINTMENT.

Official  
Appointment.

He will receive official notice of his appointment.

The appointment having been made, the Medical Examiner is entitled to and should receive all cases requiring examination. If there is more than one Examiner, a just distribution of the work should be made.

He forfeits his appointment by failure to examine promptly, repeated absences, incomplete and unsatisfactory reports, intemperance, or change of residence to another city or town.

Alternate  
Examiners.

When an Alternate Examiner is appointed, he is expected to discharge the duties of the Regular Examiner only during the latter's absence, illness, or disability from any cause.

## HIS RESPONSIBILITY.

Responsibility  
of an  
Examiner.

An Agent is directly interested in the result of every application he writes, inasmuch as a certain amount of money is contingent upon the acceptance of the risk. The Company is in like manner directly interested because an obligation to pay a certain amount is incurred with the issue of each policy. The Medical Examiner alone is not financially interested in the result. He receives his fee whether an applicant is accepted or declined. His advice is paid for in every case. If it is unwisely given, and a safe risk is declined because he has reported it unsafe, the Company suffers from loss of business. If, on the other hand, an unsafe risk is accepted because of injudicious advice, the Company is subjected to a loss that should have been foreseen. In both

instances, *i. e.*, if a safe risk is declined or an unsafe risk taken, the Company suffers.

It is the function of the Examiner to conserve the interests of the Company he represents. He should not be influenced by the importunities of an Agent or the appeals of an applicant. For the time being, he is the custodian of the Company's interests. There could scarcely be a more important duty than the one he is called upon to perform. Nothing in the history of a case should be concealed. His report and his advice should be clear, complete, concise, definite and absolutely truthful.

His work is in  
the interest  
of the  
Company.

#### DUTIES.

He should read the medical blank carefully and acquaint himself with its arrangement and the intent of each question.

Examiner's  
Duties.

He should carefully read the Medical Instruction Book and the NOTES on the Moral Hazard of a Risk and be guided by the suggestions contained therein.

Read  
Instruction  
Book.

He must be prompt in the discharge of his duties.

He should hold himself in readiness to call upon applicants at their homes. He cannot expect parties applying for insurance to call upon him; neither should he require it.

Expected  
to call upon  
Applicants

His examinations should be made in a quiet place. A shop where business is transacted, or a business house of any description, is not the proper place.

Examinations should not be hurriedly made.

His reports should always be written with ink.

He should reply promptly to all communications from the Home Office.

Each question and each subdivision of a question should be accurately answered. Ditto marks are not regarded as answers.

A personal  
Examination  
necessary.

A careful personal examination must be made in each case on the date named on the report.

The signature of the party examined must, in every instance, be secured by the Examiner at the date of the examination.

### MEDICAL REPORT.

No less than eleven questions are to be found on the medical blank concerning the *occupation* of the applicant. Especial attention should therefore be given to this point. All the questions should be asked and the answers carefully noted.

Importance  
of determining  
right  
Occupation.

If a general term is used to denote an occupation, such as clerk, salesman, mechanic, driver, teamster, cooper, etc., the line of business in which the applicant is engaged should invariably be stated.

Explain  
Trade Terms.

When technical terms are used, such as rougher, presser, cutter, roller, kilnman, electrician, or any other term that designates the duties of the party, he should invariably explain exactly what such duties are.

Persons engaged in the following occupations are not regarded as desirable risks :

Barkeeper,  
Beer-bottler,  
Blasting,

Brewer (except those employed in office or  
owning the business),

Cartridge-maker,

Forbidden  
Occupations.

Cotton Factory Operatives (unless foreman or  
superintendent),

Electric Light or Telephone Lineman,

File-finisher,

File-grinder,

Glass-blower,

Glass-gatherer,

Grain Elevator Employee,

Grinder of Edge Tools,

Handler or Maker of Explosives,

Horse-trainer,

Laborer—Common,

Liquor Dealer—Retail,

Lumberman in woods,

Miner (except foreman or superintendent),

Forbidden  
Occupations,  
continued.

Quarryman,

Raftsmen,

Sailor—Common,

Saloon-keeper,

Sawyer—Knott,

Section Hand R. R.,

Submarine Operations,

Smelter,

Turkish Bath Employee,

Telephone Inspector,

Target-man,

Well-digger,

Wrecking Train Laborer,

Zinc Works Employee.

There are certain occupations more or less  
hazardous because of the liability to accident or  
disease. This increased hazard is compensated  
for by an increased premium. Below, we give a  
partial list of these occupations. An extra pre-  
mium is charged all persons so engaged. The

Hazardous  
Occupations.

Company reserves the right to alter or amend the lists at its own discretion.

Occupations  
involving  
an Extra  
premium.

Baseball-player,  
Bridge Builder (large iron structures),  
Engineer or Officer of lake or sea vessels (first-class passenger vessels, no extra),  
Electric Light Trimmer,  
Electric Light Employees handling live wires,  
Engineer or Fireman of Stationary Engine below level of ground,  
Fisherman—Sea (in bays and inlets, no extra),  
Foreman or Superintendent of Mine, underground,  
File-finisher,  
Iron-workers (subject to extremes of heat),  
Polishers (using emery wheel),  
Stone-cutter,  
Sawyer—Buzz,  
Sawyer—Circular,

Occupations  
involving  
an Extra  
premium,  
continued.

#### RAILROAD EMPLOYEES—

Brakeman—freight, coal or mixed,  
Conductor of freight,  
Conductor of coal or mixed,  
Engineer of Locomotive,  
Fireman,  
Switchman,  
Coupler,  
Yardmaster—active (Supervising Yardmaster, no extra),  
Yardman.

Habits of an  
Applicant.

The most perplexing questions to be answered, and probably the most important, are those relating to the USE OF INTOXICANTS. It should be remembered that an excessive drinker will rarely admit the fact.

The denial of excess *may* be made innocently, the party not knowing that the amount consumed

is excessive. When this is the case, the average quantity used daily of malt liquors, wines and spirits will determine the point. If there is intention to deceive, no reliance can be placed upon statements made by an applicant.

As a rule, the Examiner should trust largely to the appearance of the individual. A moist, trembling tongue, flushed face, suffused eyes, and uncertain, nervous movements, usually indicate free indulgence. Shifting occupation or place of employment, unclean, neglected apartments and untidy appearance help to confirm the impression.

How to detect  
intemperate  
habits.

If a suspicion exists in the mind of the Examiner, he should by all means call attention to it.

Be careful to state the kind of drink habitually used.

Remember that certain classes are especially prone to over-indulgence — printers, hatters, plumbers, tailors, teamsters, moulders, and those who are closely confined for long intervals and who work in ill-ventilated or overheated rooms are apt to seek relief from the exhausting character of their work by the use of stimulants.

Classes  
that  
over-indulge.

If a history of excessive use of intoxicants is given, exact details should be stated—when the habit was formed, how long it was continued, the period of time that has elapsed since the habit was discontinued, the apparent effect upon the health, and the present limit of indulgence.

Full History of  
Excess.

When a severe INJURY OR ILLNESS is shown in the past history of the applicant, full information should be given as to the date of occurrence, kind of injury or illness, duration of the disability arising therefrom, number of attacks, etc.

Injury or past  
Illness.



Family History.

Cause of Death  
to be  
clearly stated.

In ascertaining the FAMILY HISTORY, care should be exercised to get at the facts. Applicants sometimes wish to deceive as to the causes of death of certain members of the immediate family. Do not accept "don't know" as a cause of death unless you absolutely fail to elicit any information whatever. There are cases where an applicant cannot state the exact cause of death of some member of his immediate family, but where the Examiner can obtain a more or less complete history of the last illness which will eliminate any hereditary tendency, or prove the contrary. If enquiry has been made and nothing ascertained, enter in the space devoted to remarks that such is the case.

Indefinite expressions, such as grief, decline, marasmus, *childbirth*, shock, etc., etc., as causes of death give no information at all. Avoid them. If obliged to use them, do not fail to state that rigid enquiry reveals nothing.

*Note* also that the Company desires to know not only the causes of death in the immediate family, but the duration of the last illness and the ages at death.

Hereditary  
Taint. How to  
find out.

If an applicant is under 30 years of age, and it is discovered that one of his parents died of consumption, this being the only death in the immediate family, it should be the aim of the Examiner to find out if *that parent's* family history is clear of a tubercular taint. If it is the applicant's father, he should enquire regarding the causes of death and the ages at death of the paternal grandparents, uncles and aunts; if the mother, the



enquiry should be directed to the maternal grandparents, uncles and aunts.

Get the full signature of the applicant. As the Examiner does not see the application, he should request the General Agent to give him the name of the party to be examined *just as it was signed on the application*.

Signature  
of Applicant.

He should witness the signature himself. This duty cannot be deputized to another.

A traced or pencilled signature will not be received.

The medical blank contains two subdivisions or parts. One of these subdivisions is used to record the statements made *by the applicant* to the Company through its Medical Examiner. The other is used to record the statements made *by the Examiner* directly to the Company. The first part is officially entitled, "Declarations made by the Applicant to the Medical Examiner." This is incorporated in the policy as a part of the contract between the Insured and the Company. The last subdivision is called "The Medical Examiner's Report," and is a statement of the present condition of the applicant and the desirability of the risk, founded upon observation, acquaintanceship, more or less knowledge of his mode of life, the character of his occupation—whether healthful, hazardous or injurious to health—and a physical examination.

Medical Blank,  
1st part.

The first part of the medical blank having been completed in accordance with the suggestions offered above, the signature of the applicant secured and witnessed, we turn to the last sub-

Medical Blank,  
2nd part.

division of the blank, or that part entitled "The Medical Examiner's Report." Especial attention is requested to certain questions to be found thereon.

*"Where was this examination made?"*

Place where  
Examined.

It is desirable to know whether the Examiner has had the opportunity of seeing the home of the applicant, how he lives, the comforts with which he is surrounded, the character of the locality, etc. The examination at the home is desirable, too, because of the freedom from interruption and from noise, and the greater willingness of the applicant to remove his clothing. At the house, one can ascertain if the party is married and has children, and that the correct address has been given. It will also be more difficult to substitute some other person to pass an examination, instead of the applicant himself. Whenever the examination is made at the applicant's home, question 34 should be answered, "At applicant's home."

Advantage of  
Home  
Examination.

While there is no serious objection to an examination at the agency office, or at the Medical Examiner's rooms, provided a quiet place can be secured, the Examiner must remember that it is easier to practice fraud away from the residence of the applicant. He should, whenever he makes a report upon the life of a stranger, take means to verify the occupation and establish the identity of the person examined.

When  
Strangers are  
Examined.

It is very easy for a barkeeper, for instance, to represent himself as a drygoods clerk or salesman, and if statements are taken as sole author-

ity for occupations, we fear that in some instances the Examiner will be deceived.

Examine at the home when possible. If elsewhere, state just where, as for instance, "at my office," "at agency office," "at a friend's house," "in a quiet room in rear of office or place of business," etc. In every instance verify the home address of the applicant and the occupation by using a city directory or taking any means your judgment may sanction.

How to state  
place of  
Examination.

These precautions are important and we hope will be closely observed.

*"Do you believe that he or she has truthfully answered all questions on the other side of this sheet?"*

This question affords an opportunity for the Examiner to call attention to misstatements made by an applicant. If, for instance, he is a bar-keeper and has represented himself as a clerk—if he has the appearance of an intemperate person and has denied over-indulgence—if he is an opium eater and has stated that he did not use the drug—if he has denied the existence of a disease and it is known to the Examiner that such representation is false, the question should be answered "No" and full information given in the blank space for remarks.

Truthfulness  
of an  
Applicant.

#### VACCINATION.

Has he (or she) been successfully vaccinated?

Do not take statement on other side without confirmation. Look for the scar.

Vaccination  
Scar.

## BODILY MARK.

Bodily Mark.

Be sure to record any bodily mark, as this may prove valuable as a means of identification after death.

Explain Duties  
of  
Occupation.

Three questions relating to occupation appear on the last half of the medical blank. *They should receive careful and thoughtful attention.* The Examiner should describe the nature of the duties discharged by the applicant. This is particularly obligatory if a trade term is used to denote the occupation. The character of the surroundings, the tools used, the atmosphere and temperature of the workshop, the danger of systemic poisoning, the quantity of dust in the air, the diseases to which the workers are especially predisposed and the liability to accident should be thoroughly understood and described.

## RACE.

Race.

This question should be answered always, "White" or "Colored." There can be no objection to adding the nationality, as, for instance, White (Spanish), Colored (U. S.), etc.

## SIGHT.

Blindness in one eye is not regarded. Total blindness, everything else being desirable, imposes an extra premium.

## HEARING.

Otorrhoea.

Any defect of hearing should lead to enquiry for a history of otorrhoea. If such exists, or has existed, full particulars should be given. The date of its occurrence, the cause, the length of

time it continued, whether purulent, bloody or offensive, and whether periodical or continuous should be ascertained and noted.

In every medical report upon a life, four points of paramount importance are to be considered. They are :

The Occupation,

The Habits,

The Age,

The Physical Condition.

Four Points of  
Importance.

While the family history, the past personal history, and the environment of an applicant cannot be disregarded, it is still true that the four points above are of the greatest importance.

We have already briefly considered the occupation and habits. Our attention is now called to the *Age*. This is a matter of dollars and cents—of increased liability and higher mortality. If an age is incorrectly stated, somebody suffers unjustly. If an applicant is younger than the age at which he was insured, he is deprived of the increased amount to which his premium entitles him at his true age.

Age.

If, on the contrary, he is older than the age at which he was insured, the Company insuring him is liable for a larger amount than would have been the case had his age been correctly given, the premium remaining the same. Let us illustrate :

The Prudential's rate for a Whole Life Policy of \$1,000, at age 30, is \$22.63 ; at age 31 the rate is \$23.32, an increase of 69 cents in premium for an advance of one year in age. This difference

Importance of  
Exact Age.

in premium (69 cents) of which the Company is deprived by a misstatement of age, is equivalent to \$30 of insurance at age 31.

Age continued.

Should 1,000 persons state their ages at 30 when in reality they are 31 years of age, the Company would be exposed unjustly to an increased loss of \$30,000. Several thousand persons are insured each year. From a financial point of view alone, it will be seen at once that the question of age is of great importance.

While we recognize the difficulty in ascertaining an exact age if the applicant desires to deceive, it should be the aim of an Examiner to carefully enquire into the matter, and if he has doubts of the correctness of the age given, he should by all means call attention to this question and give his opinion in unmistakable terms.

How to find  
Exact Age.

We would suggest that *before* the Examiner asks an applicant for his age, he determine in his own mind what that age is. If he pursues this course he will find his power of observation becoming gradually sharpened, and he will, after practice, become expert in detecting the difference, should any exist, between the age given by an applicant and the apparent age. In short, be rigidly observant and alive to the importance of this one point.

Exact  
Date of Birth.

Be sure the exact day, month and year of birth is given. We shall compare the Examiner's statement with the same item on the application. If they disagree the error should not be charged to the Medical Examiner.



## HEIGHT AND WEIGHT.

We give below the maximum and minimum weight for a given height. If the weight as stated by the applicant is above or below the limit here given, the figures should be verified by actual weight and measurement. It should also be ascertained if the disproportion is an individual or family trait. Underweight in persons above 40 years of age, is especially significant.

Maximum and  
Minimum  
Weight.

	MAX.	MIN.
4 feet 10 inches.....	150	83
4 " 11 " .....	160	87
5 " .....	167	92
5 " 1 " .....	174	96
5 " 2 " .....	181	100
5 " 3 " .....	188	104
5 " 4 " .....	195	108
5 " 5 " .....	200	112
5 " 6 " .....	205	115
5 " 7 " .....	210	120
5 " 8 " .....	215	125
5 " 9 " .....	220	130
5 " 10 " .....	225	135
5 " 11 " .....	230	140
6 " .....	235	145
6 " 1 " .....	240	150
6 " 2 " .....	245	155
6 " 3 " .....	250	160

Very rarely  
Exceptions are  
made  
to this table.

## PULSE RATE.

This should be taken at the wrist. Do not attempt to get the pulse rate while listening to the heart, for the reason that your attention will be directed from the main object in view while

Rate of pulse.



When to take  
Pulse.

auscultating that organ, namely, the presence of adventitious sounds. It is well to take the pulse before commencing the physical examination and after it is finished. The excitement incident to an examination will in certain persons cause an increased rapidity of heart action. The double observation recommended above will, perhaps, demonstrate that fact. If irregularity is noticed, do not be satisfied until the cause has been learned. An intermittent pulse is sometimes constitutional, and in a young and healthy individual may at times be disregarded. Always state the fact, and the relative frequency of intermission. Undue rapidity—over ninety beats per minute—will delay the case for further observation.

### URINALYSIS.

Urinalysis  
always required

A chemical examination of the urine is required in every case, and the following suggestions are offered as a guide in this very important procedure :

First—*Be sure that the urine examined is voided by the applicant.*

Second—The specimen examined should be voided at the time of examination and preferably in the Examiner's presence. It is not wise to accept specimens brought or sent to you, and you should, in every instance, be able to certify that *you are sure* the specimen examined is genuine.

Third—Examine within twenty-four hours after voiding.

Rules for  
Urinalysis.

Fourth—Observe :

*General appearance and color.* If turbid, note

the fact, and state, if possible, the cause. Turbid urine should be filtered before chemical tests are applied.

*Specific Gravity.* The specific gravity varies largely with many conditions. According to the standard set by this office, it should not be below 1010 or above 1030. If the specimen examined is found to be either side of these limits, and other conditions are satisfactory, a second specimen should be examined before report is submitted, the result of both examinations being stated and also the probable cause of the abnormal specific gravity first observed.

Rules for  
Urinalysis con-  
tinued

*Reaction.* Should the specimen be alkaline in reaction, acidulate with a drop or two of acetic acid before applying the test for albumen.

Fifth—Examine for albumen, using the ordinary heat and nitric acid test or the cold contact test (Heller's). In applying the first use a good-sized test tube, filling it about three-fourths full of the urine and, holding the tube at the bottom slightly inclined, boil thoroughly the upper stratum. After boiling, hold the tube against a black background placed in a strong light and observe any difference in the lower and upper strata. Should there be any cloudiness in the upper or boiled stratum which is not completely dissipated by the addition of a drop of nitric acid, it will indicate the presence of albumen.

Albumen.

The cold contact, or Heller test, is applied as follows: In a perfectly clean test tube pour about an inch of nitric acid, C. P., and then with a pipette trickle slowly down the sides of the

Heller Test.

tube an equal quantity of the urine, floating it upon the top of the acid. Should albumen be present, a distinct white zone will appear at the point of contact of the two fluids, varying in thickness with the percentage of albumen present.

Rules for  
Urinalysis con-  
tinued.

Sixth—Examine for sugar. Do this in every case, regardless of the specific gravity. Fehling's test for sugar is sufficiently delicate for our purpose, and we recommend the use of this test as prepared by Dr. E. R. Squibb. Full directions for its use accompany each box.

When  
necessary  
to make second  
Urinalysis,

Seventh—When for any apparent or suspected abnormality it is necessary to make a second urinalysis, make it a point to examine a specimen voided during the period of active digestion, as abnormal constituents will frequently be present at this time and absent during the intervals.

Albumen and  
Sugar.

It is now universally recognized that both albuminuria and glycosuria are frequently transient conditions and not indicative of any pathological condition. It is the custom of this office, in certain classes of cases where albuminuria or glycosuria is reported, the age and every other feature of the case being perfectly satisfactory, to order additional urinalyses, with a view of determining whether the condition recorded is permanent or temporary. No additional fee is allowed by the Company for these urinalyses, compensation for which must be arranged for either with the applicant or the General Agent. A MICROSCOPICAL EXAMINATION of the urine is required when the sum applied for reaches or exceeds \$15,000, and in sums below this amount if specially ordered by the Home Office.

### RATING THE RISK.

Having completed the Medical Examination and Urinalysis, the Examiner is in position to give the Company his judgment as to the desirability of the risk. This should be given after a careful consideration of all the points in the case. It is strongly urged that the Examiner before rating the risk should read through his entire report. Such a review will enable him to complete any omissions or correct any errors he may have made. After duly weighing the evidence, he should record his rating, using preferably the words given in the question, *i. e.*, First Class, Fair Average or Poor.

Rating the risk.  
Words used.

His report when completed should be forwarded by the Examiner directly to the Home Office. He should permit no one to review its contents, and he should *not sign* report unless he has personally made the examination. An examination by proxy is not permissible.

Reports sent by  
Examiner to  
Home Office.

### IF APPLICANT IS A WOMAN.

While the Company issues policies upon the lives of women, it should be distinctly understood that this is done with certain restrictions, as follows :

1st. A married woman is not accepted unless her husband is already insured in The Prudential or applies at the same time with his wife.

Rules for  
females.

2nd. A widow having one or more children who are self-supporting will not be accepted unless at least one child (preferably a son) is insured or applies at the same time, making his mother the beneficiary.

3rd. A single woman is required to give satisfactory reasons why insurance is sought and to show occupation and condition of health of father, if living.

4th. Policies upon the lives of women are issued

At ages 20-22—10-15 Year Endowment.

At ages 23-24—10, 15, 20 Year Endowment and 10 Payment Life.

At age 25—any form of insurance.

Rules  
for females con-  
tinued.

5th. An extra premium is charged until after the climacteric period, which has been arbitrarily fixed at age 50.

6th. The limit of insurance upon the life of a woman is \$2,500.

Exceptions to rules 4 and 5 are sometimes made in the case of married women.

It will be seen by the above that the Examiner is to ascertain,

*If the applicant is a married woman—*

What to do if  
married.

Is her husband insured in The Prudential ?

Is he insurable ?

Does he apply with his wife ?

*If a single woman—*

Is father living, in good health, and able to care for his daughter ?

If single.

Is she (the applicant) self-supporting ?

Why does she desire insurance ?

Who pays the premium ?

Is any one dependent upon her for support ?

Relationship, age, etc., of the dependent one ?

*If a widow—*

If a widow.

Has she children who are dependent upon her —if yes, their ages ?

## FEES.

The fee for a complete medical report varies, within certain limits, with the amount of insurance applied for. The following schedule has been fixed by the Company :

If the amount applied for is less than \$1.000—\$2.00.

If the amount applied for is \$1,000 and less than \$5,000—\$3.00. Fees for Medical Reports.

If the amount applied for is \$5,000 or more—\$5.00.

For a microscopical examination, to be made when sum applied for is \$15,000 or more, *or* in cases especially ordered by the Medical Department, an additional fee of \$3.00.

Medical Examiners' bills will be paid during the first ten days of each quarter, commencing January, April, July and October.

Blank billheads will be provided by the Company and should be used. They may be obtained of any General Agent or directly from the Home Office. All bills should be forwarded on or before the first day of the months above mentioned.

When paid.

In certain cases, and for good reasons, special arrangements may be made for monthly payment of bills.

No allowance will be made for incidental expenses or for mileage.

The fee for a medical examination for the revival of a lapsed policy must be paid by the person applying for such revival. The Company is not responsible for such payment.

Revivals.



## THE MEDICAL EXAMINER'S INSURANCE DECALOGUE.

(Ordinary Branch.)

I. Carefully read the Medical Examiner's Instruction Book.

II. Examine promptly in a quiet place, preferably at the home of the applicant, and allow no one to be present during your examination.

III. Answer each question and each subdivision of a question. Be explicit in your answers. Avoid indefinite expressions such as childbirth, shock, grief, accident, injury, change of life, don't know, etc. Use ink in writing.

IV. Pay especial attention to the average quantity of spirits, wines and malt liquors used daily. Give an average of each. If there is a history of previous excess, give full particulars.

V. Give a full description of any illness in the history of an applicant—number of attacks—when last—duration and severity.

VI. Describe the duties of the applicant. Explain trade terms used to denote an occupation. State the line of business or work. *Note* if occupation is hazardous or injurious to health, and see that the true occupation is stated.

VII. Give careful attention to the Moral Hazard of the risk.

VIII. Be sure the urine you examine was voided by the applicant.

IX. Be sure you examine the right person, and that you get the exact age, date of birth, and a full family history.

X. Personally examine and personally secure and witness the signature of the applicant.



## THE MORAL HAZARD OF A RISK.

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In estimating the financial value of a risk, an Insurance Company is obliged to take into consideration other things than the present physical condition. It does not give a true or correct idea to say of a man that he is a perfectly healthy subject with a good family history and an exceptional personal record in so far as health is concerned, and that therefore he is entitled to just such insurance as he desires. Unimpaired health, with all that can be desired in the way of freedom from disease since birth and a long-lived ancestry without taint of inherited malady, is not alone sufficient. Something more must be considered. There is a hazard in other directions which should be clearly understood before a risk is received.

What is this hazard, and how shall we recognize it so as to conform with the usages and rules of the various Companies, especially our own? We must give it a name. For want of a better one, we will call it the Moral Hazard. This term should not be understood as applying strictly to the morals of the individual—it is used to designate the greater or less risk incident to circumstances and surroundings which may vitiate the true function of life insurance, or which may have an important bearing upon the life expectancy. It is impossible to separate clearly this moral

hazard from what we may be allowed to call the physical hazard of each healthy life. The two are mutually dependent, and it is for this very reason that the former is necessarily considered in conjunction with the latter before a decision can be reached.

First. Let it be remembered that it is the function of Life Insurance to *afford protection*—that speculation in or upon the life of another is a perversion of this function. Any effort, therefore, to secure insurance upon a life with the hope of ultimate gain, introduces a vitiating element. The child who provides for the parent—the husband who supports the wife—can hardly seek insurance on the life of parent or wife under the plea of protection, for the simple reason that in each case it is the *protected* who seek insurance, rather than the *protectors*, who ought to apply. For the same reason, A has no right to insure his life in favor of B, unless B is dependent upon A, or unless he is A's creditor.

When, therefore, insurance is sought outside of the pale of protection, or without the intent to discharge an honest obligation, it ceases to be insurance and degenerates into speculation. This rule applies particularly to Old Line Companies. It does not apply to Industrial Insurance, except in rare instances, and for this reason: The laboring man who provides for his family, may, at any time, be called upon to meet unusual demands created by the sickness and death of his child, for instance. If he meets these demands without recourse to any other source, he will find himself burdened with debt, and his family deprived of needed food and raiment until the necessary expenses attendant upon the illness and death of his child shall have been paid. To provide against this emergency, and to protect himself and family against an onerous

draught upon his income, he rightfully appeals to Industrial Insurance, which has been provided for this very purpose. It does not matter whether it is his wife, his child, his parent, or his friend, provided the burden of the emergency falls upon him. For this reason, risks that are not acceptable in the Ordinary Branch are referred to the Industrial Branch.

Second. The amount of insurance sought sometimes introduces a disturbing factor in the problem. It is well enough, perhaps, for the merchant whose daily transactions involve large amounts, to carry policies aggregating a hundred thousand or half a million dollars, but there remains, nevertheless, a normal proportion between the annual income and the amount of insurance to be placed on a life, or between the weekly or monthly wages and the size of the premiums. Just where the line should be drawn, we cannot say, except from a study of each case in all its bearings.

One great Company issues the following to its Medical Examiners: "A point upon which the Society has to look to its Medical Examiners for protection is that of the honesty of purpose of the applicant. The Examiner, therefore, should take into consideration the relation between the amount of the proposed insurance and the probable means of the applicant, and if any undue disproportion appears, to enquire the reason for the present proposal, and set forth the same in his report."

Third. Stability of employment—permanency of occupation is also to be considered. Many a man has ended his days in desperation because of his failure to regain employment which he has forfeited by misconduct. If it can be shown that one has been employed for years in the same place, and at the same trade, it will indicate at once

that his conduct has not been prejudicial to his employer's interests, or his own. The risk on such a life, is, of course, more desirable than when the conditions are reversed.

Fourth. The possession of a home of his own has a significance in the case of every applicant for insurance. Nothing so develops a man as this fact. It is an anchorage for him and may hold him safe from the current of dissipation where other influences would fail. Especially is this true if his home has been earned by toil and thrift. It is almost as well if he has been a continuous tenant for years.

Fifth. Habits of gambling are especially pernicious, owing to the great nervous strain and intense excitement incident to such a life, with the periods of depression consequent on losses so great, sometimes, as to lead to suicide.

Sixth. Influences that arise from occupations that, in themselves, are not hazardous, require careful attention. Some of the finest specimens of physical manhood to be found to-day are barkeepers; men who are strictly temperate and who are faultless as insurance risks in all except the fact that the influences about them are constantly exerted in an injurious direction. The same remark applies to teamsters, printers, hatters, and other trades where long hours, little relaxation, and weariness of body are extremely apt to lead to over indulgence in strong drink.

Seventh. The inability of an applicant to write his name at once attracts notice. If he is of native birth, his ignorance is almost inexcusable. If of foreign birth, the case is in no way improved. Such a man cannot understand the terms of a contract. He is easily deceived and must trust solely to verbal representations. He is not ambitious, and his consent to remain in ignorance of one of the necessary requirements of every citizen reflects upon

himself to his own disadvantage. His statements concerning his family history cannot be received with the confidence given to one who is educated. Furthermore, he is unfamiliar with hygienic laws, he cannot be identified by his signature, and he is, in all probability, engaged in unskilled manual labor with the wages usually paid for this kind of work.

Eighth. As a rule, women should receive the benefits of insurance. They are properly classed with minor children as belonging to the dependent members of a family. It is not expected that they shall be the providers. This is the duty and the privilege of the stronger sex. When to this is added the fact that certain diseases peculiar to the sex are difficult to detect, the Examiner being placed at a disadvantage in ascertaining their existence, it will be seen at once that female lives are not desirable risks. The experience of all Insurance Companies proves that this view is correct. It is, however, possible, and occasionally it is necessary, that the wife or daughter should make provision for those who look to her for support. This can only occur because of the death or ill health of the male members of the family. When this necessity arises, it is only just that it should be recognized by granting insurance to those who desire it. Women should then have equal rights with men, whose duty, for the time being, they are obliged to perform. Unless this condition exists, a woman in applying for insurance usurps the prerogative of the man.

There is still another reason why she may be insured for another's benefit. Sometimes the husband may wish to be joined by the wife in his effort to provide for his family. In that event, both husband and wife may apply. Their joint applications indicate a mutual desire for the protec-



tion of the minor members of the family, and are regarded as such.

An unmarried woman may obtain a policy as an investment, or, in other words, an Endowment or Limited Payment Life Policy, the benefits from which may prove serviceable in future years.

From the foregoing remarks we have a foundation for the following conclusions :

First. There is a moral hazard in certain cases.

Second. It may be present or prospective.

Third. It may exclude a risk otherwise acceptable.

Fourth. The following rules should govern the Agent in selecting and the Medical Examiner in recommending risks for acceptance in the Ordinary Branch :

Rule A. There should be no suspicion of speculation.

Rule B. The amount of insurance should be commensurate with the means of the applicant.

Rule C. The occupation should be free of pernicious influences.

Rule D. It is very desirable (not essential) that an applicant shall show that he has had permanent employment and a home of his own.

Rule E. The applicant should be sufficiently educated to read the terms of his contract with the Company, and to write his name.

Rule F. Applications on the lives of married women should not be written unless their husbands also apply.

Rule G. Whole Life applications on the lives of unmarried women or widows should not be written unless they have dependent directly upon them minor children or parents who are not self-supporting. Applications for Endowments or Limited Payment Life Policies are preferable in unmarried women.

—The Prince

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*Leslie D. Ward, M.D.*  
Medical Director.

*Edward H. Hamill, M.D.*  
Medical Director.

*Robert D. Burroughs, M.D.*  
Asst. Medical Director.

MEDICAL DEPARTMENT.

# **The Prudential Insurance Company.**

OF AMERICA,

*For* Medical Examinations *& Newark, N.J.* January 5th, 1897.  
and Medical Inspections.

.....M. D.

Dear Doctor:

After January 18th next, all adults (ten years next birthday and over) will be examined when the aggregate amount of insurance applied for reaches or exceeds \$250.

When the aggregate amount is less than \$250 a medical inspection must be made.

A medical inspection is satisfactory when the following conditions are fulfilled:

1. You should personally see the applicant, giving the date on which you saw him or her.

2. You should give as near as you can his correct age next birthday, regardless of any statement made on the application.

3. You should state to the best of your judgment his present condition of health.

4. You should ascertain if he or she has signed the application and paid the premium.

5. You should secure the applicant's signature on the inspection report only. Do not secure the signature for the Agent.

6. You should sign your own name.

Remember that whenever you are requested to make an examination, an inspection will not answer. There is a decided difference between an inspection and an examination. In an inspection, judgment is given from the appearance of the individual as well as from answers to inquiries that may be made. In an examination the party is not only asked certain questions, but the Examiner is expected to ascertain by percussion and auscultation the condition of the heart, lungs and abdominal viscera.

The fee for a medical inspection has been fixed at Twenty-five cents. No fee will be paid unless the applicant is seen.

Should you see an applicant and be unable to procure his or her signature, you should state that the party refuses to sign your report and that he or she has or has not signed the application. In addition to this you should state the apparent condition of health, the age next birthday and such other facts as may be called for on the inspection form. In such cases the fee will be paid.

The fee for medical examinations will remain as heretofore. Will you undertake these inspections? A prompt reply will oblige,

Very truly yours,

*Edward H. Hamill*

Medical Director.



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## MEDICAL DEPARTMENT.

**The Prudential Insurance Company.**  
OF AMERICA.

MAR 13 1896

Dear Doctor:—

We send you by this mail a Manual of Instructions to Examiners for the Ordinary Branch, and take this occasion to request that you will read it carefully.

There are a few matters, for certain reasons, not incorporated in the book, to which we wish to call your attention.

You will readily understand how desirable it is that you should be on cordial terms with the members of the Field Staff; that you should visit the office of the Agency at such times as the necessities of the business may require, and, so far as it is possible, work in harmony with them.

You should never hesitate to communicate confidentially with the Medical Department concerning any matter that you may deem of importance or interest to the Company, feeling assured that your confidence will be respected.

You are not under obligation, because of your position as Medical Examiner, to attend in your professional capacity members of the Field Staff, or their families, without charging and receiving your usual compensation. It is particularly desirable that you should not have any business transaction with the members of the Agency Staff. The loaning or borrowing of money should be strictly avoided, as we would of necessity be compelled to regard as undesirable the services of an Examiner who permitted an Agent to be under any pecuniary obligation to him, or allowed himself to be under such obligation to an Agent.

Finally, bear in mind that we look for all the facts relative to an applicant, and for your individual opinion of every person examined, regardless of suggestions which may be offered to you by any one.

By observing the instructions received from the Medical Department, and disregarding anything that may be offered by others concerning the selection of risks, you will, we trust, do your part toward placing our medical service on the plane which it should occupy, and maintain long and pleasant relations with The Prudential.

Please acknowledge the receipt of this letter and the Book of Instructions.

Very truly yours,

*Edward H. Hamill, M.D.*

Med. Director.



# The Printer

Michael Elshin

T. W. Finner, N.D.,

Editor

Dear Sir:-

In re

that the profession  
possible that an act  
in that of a printer  
as to the importance  
on this subject





*Justin D. Ward, M.D.*

*Edward A. Hammett, M.D.*

MEDICAL DEPARTMENT.

**The Prudential Insurance Company.**  
OF AMERICA.

*From* Bicycle Riders

*Lawrence J.*

Jul. 3, 1896.

F. W. Putnam, M.D.,

Binghamton, N: Y.

Dear Doctor:-

In reply to your enquiry of the 1st we would say that the professional rider is eligible for insurance. It is barely possible that an extra premium might be imposed if the occupation is that of a professional rider solely. We are not certain as to the imposition of an extra premium, and our reply to you on this point is made with some doubt in our own minds. At any rate the party is eligible for any kind of insurance he may desire, with or without an extra premium.

Very truly yours,

*Edward A. Hammett*

Med. Director.





Reply.

Dear Doctor:—

Your letter

I hereby accept the  
Company, after havin  
Examiners, and promi  
for my guidance.

**Retain this until the instruction  
has been received and read**



*Leslie D. Ward, M.D.*

*Edward H. Hamilton, M.D.*

MEDICAL DEPARTMENT.

# **The Prudential Insurance Company.**

OF AMERICA.

*In re*

*Newark, N.J.* MAR 15 1896 *189*

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Med. Director.





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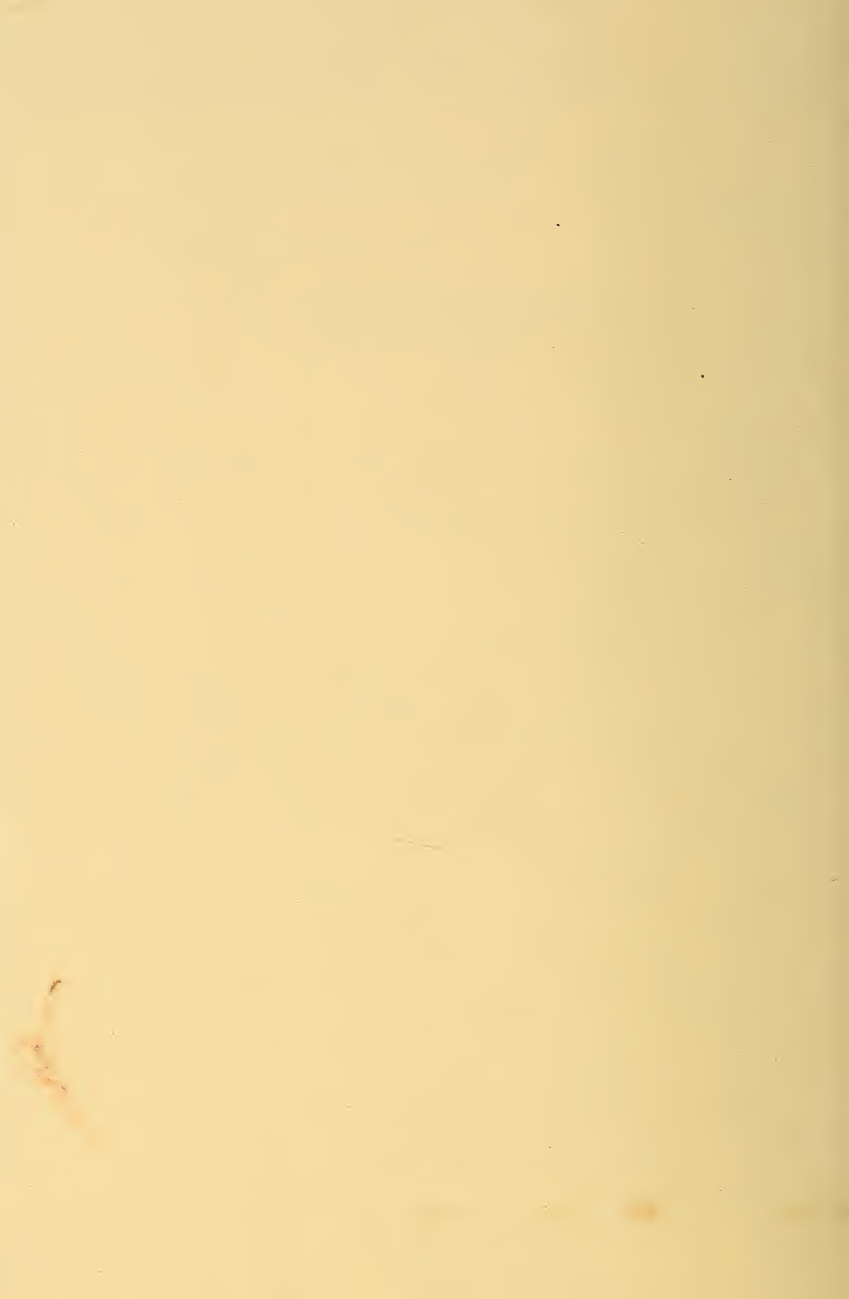
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Dear Doctor:—

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Dear Doctor:-

Your letter of the.....inst. received.

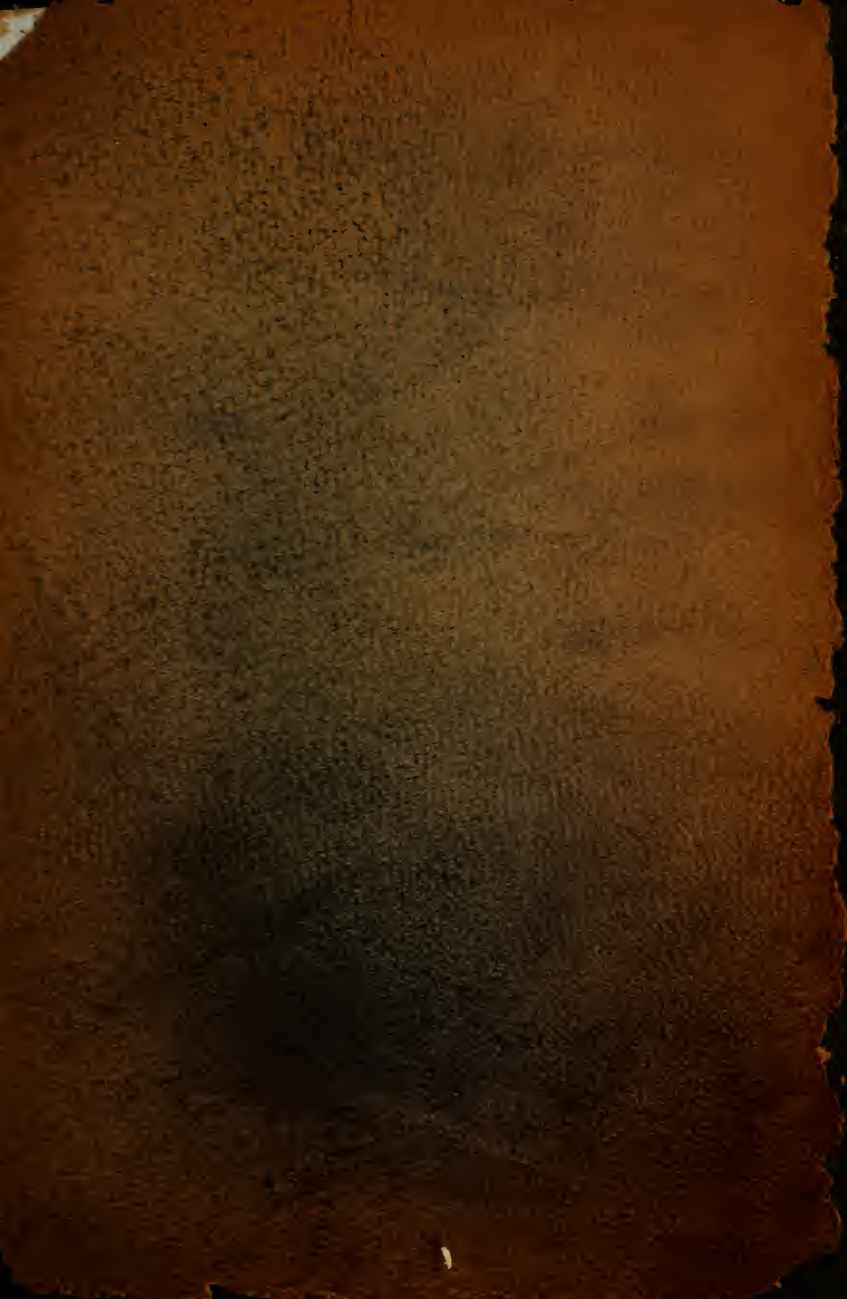
I hereby accept the appointment as Medical Examiner for your Company, after having carefully read your instructions to Examiners, and promise to observe all the rules laid down for my guidance.

M. D.

**Retain this until the instruction book  
has been received and read.**

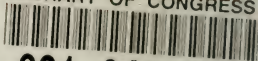
**Ordinary Branch.**







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